

SERFF Tracking Number: TCRE-127097857 State: Arkansas  
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 48341  
 Company Tracking Number:  
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
 Variable and Variable  
 Product Name: Individual Deferred Annuity - Month End  
 Project Name/Number: 2011-03 Month End/

## Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Individual Deferred Annuity - Month End SERFF Tr Num: TCRE-127097857 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num: 48341

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird

Author: Alexander Ciniewicz

Date Submitted: 03/25/2011

Disposition Date: 04/22/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011-03 Month End

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Concurrent submission

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/22/2011

State Status Changed: 03/30/2011

Deemer Date:

Created By: Alexander Ciniewicz

Submitted By: Alexander Ciniewicz

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached endorsement forms for approval. These forms do not replace any previously submitted forms.

The endorsements will amend all our individual deferred annuity contracts. Endorsement form T-DAIC-ME-E1 will be attached to our Retirement Annuity Contracts, After-Tax Retirement Annuity Contracts, Supplemental Retirement Annuity Contracts, IRA Contracts, Roth IRA Contracts, and Rollover IRA Contracts. Endorsement form T-PA-ME-E1 will

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be attached to our Teachers Personal Annuity Contracts.

The purpose is to make contract modifications necessary to accommodate the elimination of valuation dates and transactions occurring on dates that fall on other than a business day, when such dates fall on the last day of a calendar month. Currently, these contracts all define the last calendar day of a month as being a valuation day for the variable annuity accounts.

The endorsements:

- 1) redefine the term Valuation Day so that it no longer includes valuation dates occurring on the last day of the month when it is not a business day; and
- 2) eliminate any provisions that may have provided for making transactions effective on such non-business dates.

We want to assure the Department that these changes do not negatively affect or reduce the rights of contractholders and are necessary because:

- 1) there are no reference markets or securities to determine fair value, as required by the SEC, on non-business days. As such this change is viewed as a regulatory necessity;
- 2) it will align our processes with universal industry practice which does not calculate unit values on such non-business days; and
- 3) it will simplify and standardize TIAA's overall administrative procedures.

We have bracketed those elements that are being submitted as variable.

Please note that a certification of readability is not included as the products that the endorsement will be attached to are securities subject to federal jurisdiction.

The forms will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the book-turn duplex printing, pagination, location of print lines and words, signature graphic, and the type of font (but not to a point size less than 10) of these forms without resubmitting for approval.

Please feel free to contact me if you have any questions. Thank you for your consideration of this submission.

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## Company and Contact

### Filing Contact Information

Al Ciniewicz, Senior Contract Forms Specialist aciniewicz@tiaa-cref.org  
730 Third Avenue 800-842-2733 [Phone] 232611  
[Ext]  
(730/3/32) 212-916-5903 [FAX]  
New York, NY 10017

### Filing Company Information

Teachers Insurance and Annuity Association of America CoCode: 69345 State of Domicile: New York  
730 Third Avenue Group Code: 1216 Company Type: L&H  
New York, NY 10017 Group Name: TIAA-CREF State ID Number:  
(212) 490-9000 ext. [Phone] FEIN Number: 13-1624203  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: 2 forms x \$50  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$100.00	03/25/2011	45968108

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/22/2011	04/22/2011
Approved-Closed	Linda Bird	03/30/2011	03/30/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Endorsement to Teachers Personal Annuity Contract	Alexander Ciniewicz	04/20/2011	04/20/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re-open Filing	Note To Filer	Linda Bird	04/20/2011	04/20/2011
Re-open Filing	Note To Reviewer	Alexander Ciniewicz	04/20/2011	04/20/2011

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## Disposition

Disposition Date: 04/22/2011  
Implementation Date:  
Status: Approved-Closed  
Comment: Company has made correction on endorsement form T-PA-ME-E1.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement to Deferred Annuity Contract		Yes
Form (revised)	Endorsement to Teachers Personal Annuity Contract		Yes
Form	Endorsement to Teachers Personal Annuity Contract	Replaced	Yes

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## Disposition

Disposition Date: 03/30/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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## Amendment Letter

Submitted Date: 04/20/2011

### Comments:

Thank you for re-opening the filing.

We are substituting the attached endorsement form T-PA-ME-E1 for the previously submitted form similarly numbered. We have revised the last sentence of the second provision to more clearly state that, if a selected annuity start date is inconsistent with the changes outlined in the endorsement, an annuitant will have to change that date before annuity payments begin.

### Changed Items:

#### Form Schedule Item Changes:

#### Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
T-PA-ME-E1	Policy/Contr	act/Fraternal t to Teachers Certificate: Personal Amendment, Annuity Insert Contract	Endorsemen Initial					T-PA-ME-E1.pdf
		Page, Endorsemen t or Rider						

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**Note To Filer**

**Created By:**

Linda Bird on 04/20/2011 03:31 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

04/20/2011 03:31 PM

**Subject:**

Re-open Filing

**Comments:**

Filing has been re-opened in order for correction to be made.

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**Note To Reviewer**

**Created By:**

Alexander Ciniewicz on 04/20/2011 01:51 PM

**Last Edited By:**

Alexander Ciniewicz

**Submitted On:**

04/20/2011 01:51 PM

**Subject:**

Re-open Filing

**Comments:**

We would appreciate it if the Department could re-open this filing. We would like to substitute approved endorsement form T-PA-ME-E1 with an endorsement with the same form number that includes additional clarifying wording. We want to assure the Department that we have not issued the approved form. Thank you.

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## Form Schedule

### Lead Form Number: T-DAIC-ME-E1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	T-DAIC-ME-E1	Policy/Cont Endorsement to ract/Fratern Deferred Annuity al Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			T-DAIC-ME-E1.pdf
	T-PA-ME-E1	Policy/Cont Endorsement to ract/Fratern Teachers Personal al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			T-PA-ME-E1.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA  
(TIAA)**

730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [800-842-2733]

**Endorsement to Your TIAA Deferred Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

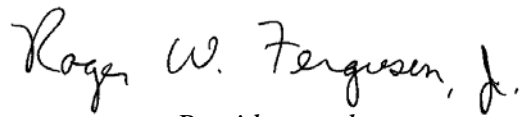
This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account(s) are principally traded. A **valuation period** is the time from the end of a valuation day to the end of the next valuation day.

*Your contract is modified as follows:*

Notwithstanding any other provision in your contract, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments and annuity death benefit payment methods may begin on the next day even when it is a non-business day.

  
*President and  
Chief Executive Officer*

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA  
(TIAA)**

730 Third Avenue, New York, N.Y. 10017-3206

Telephone: [800-842-2733]

**Endorsement to Your Teachers Personal Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

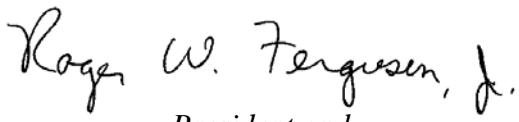
This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Investment Account are principally traded.

*Your contract is modified as follows:*

Notwithstanding any other provision in your contract, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments and annuity death benefit payment methods may begin on the next day even when it is a non-business day. If the first day of a month does not follow a business day, your annuity starting date may be scheduled to occur on the second business day of such month. Any previously scheduled annuity starting date not consistent with these requirements will have to be changed before annuity payments can commence.

  
*President and  
Chief Executive Officer*

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
AR - Compliance Certification.pdf		

STATE OF ARKANSAS

CERTIFICATIONS

You have our assurance that we are in compliance with the applicable sections of Ark. Code Ann. 23-79-138.

You also have our assurance that we provide the Life and Health Guaranty Association notice to each contract holder in compliance with the requirements of Regulation 49.

I hereby certify that I have reviewed the form listed below; and that, to the best of my knowledge, information, and belief the form listed below meets the provisions of the Arkansas Insurance Regulation 19 and all applicable requirements of the Arkansas State Insurance Department.

This is to certify that the form listed is exempt from the Flesch Reading Ease Score required in Arkansas pursuant to Section 23-80-204(b)(1).

Form: T-DAIC-ME-E1  
T-PA-ME-E1

A handwritten signature in black ink, appearing to read 'Peretz Perl', is positioned above a horizontal line.

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Peretz Perl, FSA, MAAA  
Director and Actuary  
March 25, 2011



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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/25/2011	Form	Endorsement to Teachers Personal Annuity Contract	04/20/2011	T-PA-ME-E1.pdf (Superceded)

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA  
(TIAA)**

730 Third Avenue, New York, N.Y. 10017-3206

Telephone: [800-842-2733]

**Endorsement to Your Teachers Personal Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

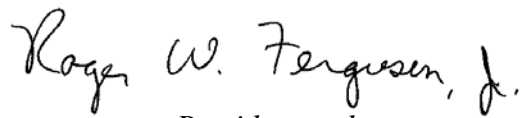
This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

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*Your contract is modified as follows:*

Notwithstanding any other provision in your contract, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments and annuity death benefit payment methods may begin on the next day even when it is a non-business day. If the first day of a month does not follow a business day, your annuity starting date may be scheduled to occur on the second business day of such month. Any previously scheduled annuity starting date not consistent with these requirements must be changed.

  
*President and  
Chief Executive Officer*